

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

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***BULLETIN  
OCTOBER 31, 2005, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b><u>LOAN PRODUCTION OFFICE APPLICATION</u></b>		
9-22-05	Starion Financial, Bismarck, to establish a Loan Production Office in Middleton, Wisconsin	Pending application
<b><u>CHANGE OF CONTROL APPLICATION</u></b>		
9-15-05	Davis Bancshares, Inc., McClusky, to acquire 100% of Underwood Holding Company, Underwood	Comment period ends 10-10-05. To be acted on by State Banking Board 11-10-05.
<b><u>MERGER APPLICATION</u></b>		
8-25-05	Mohall Credit Union, Mohall, to merge into Dakota West Credit Union, Watford City	To be acted on by State Credit Union Board 12-14-05
10-21-05	Heartland Community Credit Union, New England, to merge into Dakota West Credit Union, Watford City	Preliminary application
<b><u>APPLICATION TO ESTABLISH A BRANCH</u></b>		
8-25-05	Dakota West Credit Union, Watford City, to establish a branch at 202 E Main, Mohall	To be acted on by State Credit Union Board 12-14-05
10-21-05	Dakota West Credit Union, Watford City, to establish a branch at 101 Highway 12 West, New England	Preliminary application
<b><u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP</u></b>		
7-20-05	Portland Credit Union, Portland, to expand its field of membership to include 75 mile radius of Portland and immediate family members	Approved by State Credit Union Board 10-14-05
8-25-05	Dakota West Credit Union, Watford City, to expand its field of membership to include a 50 mile radius of Mohall	To be acted on by State Credit Union Board 12-14-05

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**OCTOBER 31, 2005, APPLICATIONS**

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>APPLICATION TO EXPAND FIELD OF MEMBERSHIP (Continued)</u>		
9-22-05	Elm River Credit Union, to expand its field of membership to include a 75 mile radius of Page	To be acted on by State Credit Union Board 12-14-05
10-7-05	North Star Community Credit Union, Maddock, to expand its field of membership to include a 75 mile radius of Maddock	To be acted on by State Credit Union Board 12-14-05
10-21-05	Dakota West Credit Union, Watford City, to expand its field of membership to include a 75 mile radius of New England	Preliminary application
10-27-05	Capital Credit Union, Bismarck, to expand its field of membership to include a 75 miles radius of Bismarck	Comment period ends 12-5-05. To be acted on by State Credit Union Board 12-14-05.

*The following is compiled from the Office of the Comptroller of the Currency Bulletin listing applications the OCC received involving North Dakota nationally chartered banks.*

Bremer Bank, National Association, Fargo, closed branch at 102 E McKinley Ave, Shelly, ND	Effective 9-2-05
Bremer Bank, National Association, Fargo, closed branch at 801 5 <sup>th</sup> Ave S, Devils Lake, ND	Effective 10-1-04

USURY

The usury rate for unregulated lenders the month of November 2005 is **8.967%**.